

From: "Pat Payne" <phpayne@bellsouth.net> on 04/15/2004 01:20:07 PM
Subject: Fair Credit Reporting

To Whom It May Concern:

Appendix B, Model Notice for Furnishing Negative Information, in my opinion, should be more specific for the consumer by notifying the consumer in the first sentence that the information may be **"negative"** and by using the words **"credit reporting agencies,"** instead of credit bureaus, which would probably help the consumer automatically associate the negative information with his credit report. The following options are 30 words or less and are submitted as suggestions:

Option 1:

We may provide **negative** information to **credit reporting agencies** about your account with us. Negative Information that may be furnished includes information about your late payments, delinquency, default, or insolvency.

Option 2:

We may provide **negative** information to **credit reporting agencies** about your account with us. If applicable, negative information may include information about your late payments, delinquency, default, or insolvency.

Pat Payne
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